

# Pre-authorized contribution (PAC) payment frequency for accounts migrating to Royal Mutual Funds Inc.



Your existing PAC instructions will be migrated to your RBC® investment account, but your arrangement may be subject to change due to differences in the frequency options RBC offers, as outlined in the chart below.

Note, the dollar amount of each PAC will remain unchanged, to minimize the impact on budgeting. However, where your current frequency cannot be accommodated, your RBC PAC frequency will be set at a lower (less frequent) option, rather than a higher (more frequent) option, to mitigate the risk of overcontribution. This means the total amount contributed over a 12-month period may be lower than planned.

Please review this chart with your licensed mutual fund dealer representative to ensure the PAC amount and frequency meet your investment objectives.

HSBC Investment Funds (Canada) Inc. (HIFC)	Royal Mutual Funds Inc. (RMFI)
Current payment frequency applicable to all plan types	New payment frequency applicable to all plan types
Weekly – every 1 week	Weekly
Weekly – every 2 weeks	Bi-Weekly
Semi-Monthly (any 2 days)	Semi-Monthly • Day 1 – any day • Day 2 – 14 days later
Weekly – every 3 or 4 weeks	Monthly
Weekly – every 5, 6, 7, 8, 9, 10, 11 or 12 weeks	Quarterly
Monthly – every 1 month	Monthly
Monthly – every 2 or 3 months	Quarterly
Monthly – every 4, 5 or 6 months	Semi-Annually
Monthly – every 7, 8, 9, 10, 11 or 12 months	Annually